Case 09-46827 Doc 1 Filed 12/11/09 Entered 12/11/09 10:14:59 Desc Main Document Page 1 of 49

B1 (Official Form 1)(1/08	8)				oarriorr		190 ± 0	0				
	١	United No			ruptcy of Illino		t			Volu	ntary	Petition
Name of Debtor (if indiv Flores, Alfonso	vidual, ente	er Last, First,	, Middle):			Nam	e of Joint D	ebtor (Spouse	e) (Last, First	, Middle):		
(include married, maiden,	All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): AKA Alfonsol Flores				All (incl	Other Names ude married	s used by the ., maiden, and	Joint Debtor trade names	in the last 8 y):	vears		
Last four digits of Soc. So (if more than one, state all)	ec. or Indiv	vidual-Taxpa	ayer I.D. (ITIN) No./	Complete E	IN Last	four digits ore than one,		r Individual-'	Taxpayer I.D.	(ITIN) No	o./Complete EIN
Street Address of Debtor 3113 N Neva Ave Chicago, IL	(No. and S	Street, City, a	and State)	:			t Address o	f Joint Debtor	r (No. and St	reet, City, and	d State):	
G (CD)	C.I. D.	' 101	CD :		ZIP Code 60634				Dain aire I Di	f D		ZIP Code
County of Residence or o	of the Princ	cipai Piace o	I Business	s:		Cou	ity of Resid	ence or or the	Principal Pi	ace of Busine	SS:	
Mailing Address of Debtor (if different from street address):			Mail	ing Address	of Joint Debt	tor (if differe	nt from street	address):				
				Г	ZIP Code	:						ZIP Code
Location of Principal Ass (if different from street ac			•	<u>'</u>		•						
Type of Debtor (Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			Sing in 1 Rail Stoo	(Check lth Care Bu gle Asset Ro I U.S.C. § road ckbroker nmodity Br uring Bank er Tax-Exe	eal Estate as 101 (51B) oker empt Entity	s defined	Chap Chap Chap Chap Chap	the 1 ter 7 ter 9 ter 11 ter 12 ter 13	Petition is Fi	ptcy Code Ur iled (Check o hapter 15 Peti a Foreign M. hapter 15 Peti a Foreign No e of Debts k one box)	ne box) ition for Reain Procee ition for Reconmain Pro	ecognition ding ecognition occeding
			unde Cod	tor is a tax- er Title 26 o	x, if applicable exempt orgother the Unite mal Revenu	ganization d States	define "incur	are primarily cod in 11 U.S.C. stred by an indivional, family, or	§ 101(8) as idual primarily	for		are primarily ess debts.
■ Full Filing Fee attach □ Filing Fee to be paid attach signed applicat is unable to pay fee e: □ Filing Fee waiver requattach signed applicat	ed in installm tion for the xcept in in uested (ap	court's constallments. For the court's constallments.	able to ind sideration Rule 1006 hapter 7 in	certifying t (b). See Offi ndividuals o	that the debicial Form 3A only). Must	tor Chec	Debtor is k if: Debtor's to insider k all applica A plan is Acceptan	a small busing not a small busing aggregate not a small busing affiliates; able boxes: being filed we ces of the pla	ncontingent I) are less that with this petition were solicity	s defined in 1 or as defined iquidated debn \$2,190,000.	ots (excluding	C. § 101(51D). ing debts owed e or more
Statistical/Administrativ Debtor estimates that Debtor estimates that, there will be no funds	funds will , after any	be available exempt prop	erty is ex	cluded and	administrat					S SPACE IS FO		
Estimated Number of Cre 1- 50- 49 99	editors 100- 199		1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
\$50,000 \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,0 to \$500 million	5500,000,000 to \$1 billion					
Estimated Liabilities	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,0 to \$500 million	1 \$500,000,000 to \$1 billion					

Case 09-46827 Doc 1 Filed 12/11/09 Entered 12/11/09 10:14:59 Desc Main Document Page 2 of 49

Page 2 Name of Debtor(s): Voluntary Petition Flores, Alfonso (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ David Samson December 10, 2009 Signature of Attorney for Debtor(s) (Date) David Samson #6296501 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in П this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

I declare under penalty of perjury that the information provided in this petition is true and correct.

Signature(s) of Debtor(s) (Individual/Joint)

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Alfonso Flores

Signature of Debtor Alfonso Flores

X.

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

December 10, 2009

Date

Signature of Attorney*

X /s/ David Samson

Signature of Attorney for Debtor(s)

David Samson #6296501

Printed Name of Attorney for Debtor(s)

Legal Helpers, PC

Firm Name

Sears Tower

233 S. Wacker Suite 5150

Chicago, IL 60606

Address

(312) 467-0004 Fax: (312) 467-1832

Telephone Number

December 10, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 \mathbf{X}

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s): Flores, Alfonso

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

Page 3

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

 \mathbf{v}

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 09-46827 Doc 1 Filed 12/11/09 Entered 12/11/09 10:14:59 Desc Main Document Page 4 of 49

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

		Tior theri District of Inniois		
In re	Alfonso Flores	Case No	o.	
		Debtor(s) Chapter	7	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Case 09-46827 Doc 1 Filed 12/11/09 Entered 12/11/09 10:14:59 Desc Main Document Page 5 of 49

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone,	_
through the Internet.);	
☐ Active military duty in a military combat zone.	
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	g
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: /s/ Alfonso Flores Alfonso Flores	
Date: December 10, 2009	

В

Case 09-46827 Doc 1 Filed 12/11/09 Entered 12/11/09 10:14:59 Desc Main Document Page 6 of 49

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Alfonso Flores		Case No.	
_		Debtor		
			Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	242,500.00		
B - Personal Property	Yes	3	26,283.10		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		305,207.88	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		29,132.68	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,281.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,275.02
Total Number of Sheets of ALL Schedu	ıles	22			
	Т	otal Assets	268,783.10		
			Total Liabilities	334,340.56	

Case 09-46827 Doc 1 Filed 12/11/09 Entered 12/11/09 10:14:59 Desc Main Document Page 7 of 49

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Alfonso Flores		Case No.		
,		, Debtor			
			Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159. Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability Amount Domestic Support Obligations (from Schedule E) 0.00 Taxes and Certain Other Debts Owed to Governmental Units 0.00 (from Schedule E) Claims for Death or Personal Injury While Debtor Was Intoxicated 0.00 (from Schedule E) (whether disputed or undisputed) Student Loan Obligations (from Schedule F) 0.00 Domestic Support, Separation Agreement, and Divorce Decree 0.00 Obligations Not Reported on Schedule E Obligations to Pension or Profit-Sharing, and Other Similar Obligations 0.00 (from Schedule F)

State the following:

Average Income (from Schedule I, Line 16)	4,281.00
Average Expenses (from Schedule J, Line 18)	4,275.02
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	6,317.65

TOTAL

0.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		56,953.88
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		29,132.68
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		86,086.56

Case 09-46827 Doc 1 Filed 12/11/09 Entered 12/11/09 10:14:59 Desc Main Document Page 8 of 49

B6A (Official Form 6A) (12/07)

In re	Alfonso Flores	Case No.
		Debtor ,

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Real estate located at 3113 N Neva Ave, Chicago, IL		-	242,500.00	299,453.88

60634
Debtor Intends to Surrender
Value based on Zillow

Sub-Total > 242,500.00 (Total of this page)

Total > 242,500.00

_ - -,-----

Case 09-46827 Doc 1 Filed 12/11/09 Entered 12/11/09 10:14:59 Desc Main Document Page 9 of 49

B6B (Official Form 6B) (12/07)

In re	Alfonso Flores	Case No	
		Debtor	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Check	xing account with Chase	-	50.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misce	llaneous used household goods	-	750.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Perso	nal used clothing	-	200.00
7.	Furs and jewelry.	Χ			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Life in value	surance through employer - no cash surrender	-	0.00
10.	Annuities. Itemize and name each issuer.	X			
			(Tota	Sub-Total of this page)	al > 1,000.00

Case 09-46827 Doc 1 Filed 12/11/09 Entered 12/11/09 10:14:59 Desc Main Page 10 of 49 Document

B6B (Official Form 6B) (12/07) - Cont.

In re	Alfonso Flores		Case No.
_		Debtor	

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

			*		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Thrift Savings Plan through employer - 100% Exempt	-	15,238.10
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	Χ			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	Χ			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.		Debtor does not anticipate receiving a 2009 tax refund	-	0.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tot	al > 15,238.10
			(Total	of this page)	·

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

Case 09-46827 Doc 1 Filed 12/11/09 Entered 12/11/09 10:14:59 Desc Main Document Page 11 of 49

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Alfonso Flores	Case No
-		

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Χ			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	19 Va	999 Volkswagon Passat with 105,000 miles alue based on Kelley blue Book	-	2,370.00
		20 Va	004 Dodge Durango with 40,000 miles alue based on Kelley Blue Book	-	7,675.00
26.	Boats, motors, and accessories.	Χ			
27.	Aircraft and accessories.	Χ			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	Χ			
31.	Animals.	Χ			
32.	Crops - growing or harvested. Give particulars.	Χ			
33.	Farming equipment and implements.	Χ			
34.	Farm supplies, chemicals, and feed.	Χ			
35.	Other personal property of any kind not already listed. Itemize.	Х			

Sub-Total > (Total of this page)

Total > 26,283.10

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

10,045.00

Case 09-46827 Doc 1 Filed 12/11/09 Entered 12/11/09 10:14:59 Desc Main Document Page 12 of 49

B6C (Official Form 6C) (12/07)

In re	Alfonso Flores		Case No	
-	Debtor			

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

1 11 0.5.0. \$522(0)(5)			
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, Cer	tificates of Deposit		
Checking account with Chase	735 ILCS 5/12-1001(b)	50.00	50.00
Household Goods and Furnishings			
Miscellaneous used household goods	735 ILCS 5/12-1001(b)	750.00	750.00
Wearing Apparel	II 00 -//0 /00//)		
Personal used clothing	735 ILCS 5/12-1001(a)	200.00	200.00
Interests in Insurance Policies	705 11 00 5/40 4004/0	4000/	2.22
Life insurance through employer - no cash surrender value	735 ILCS 5/12-1001(f)	100%	0.00
Interests in IRA, ERISA, Keogh, or Other Pension or	Profit Sharing Plans		
Thrift Savings Plan through employer - 100% Exempt	735 ILCS 5/12-1006	100%	15,238.10
Other Liquidated Debts Owing Debtor Including Tax	Refund		
Debtor does not anticipate receiving a 2009 tax refund		0.00	0.00
Automobiles, Trucks, Trailers, and Other Vehicles			
1999 Volkswagon Passat with 105,000 miles Value based on Kelley blue Book	735 ILCS 5/12-1001(c)	2,400.00	2,370.00
2004 Dodge Durango with 40,000 miles	735 ILCS 5/12-1001(b)	1,885.00	7,675.00
Value based on Kelley Blue Book			

Total: 20,523.10 26,283.10

Case 09-46827 Doc 1 Filed 12/11/09 Entered 12/11/09 10:14:59 Desc Main Page 13 of 49 Document

B6D (Official Form 6D) (12/07)

In re	Alfonso Flores	Case No	
		Debtor	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	LIQUID	SPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxx0001			Opened 4/01/04 Last Active 9/03/09	Т	A T E D			
Banco Popular 7 West 51st Street New York, NY 10019		-	PMSI 2004 Dodge Durango with 40,000 miles Value based on Kelley Blue Book					
			Value \$ 7,675.00				5,754.00	0.00
Account No. xxxxxxxxxxxxxxxxx3755			Opened 4/01/07 Last Active 6/18/08					
Washington Mutual Mortgage 7255 Bay Meadows Way Jacksonville, FL 32256		-	Mortgage Real estate located at 3113 N Neva Ave, Chicago, IL 60634 Debtor Intends to Surrender Value based on Zillow					
			Value \$ 242,500.00				299,453.88	56,953.88
Account No.			Value \$	-				
Account No.								
			Value \$					
continuation sheets attached			S (Total of th	Sub his		- 1	305,207.88	56,953.88
			(Report on Summary of Sc		ota lule		305,207.88	56,953.88

Case 09-46827 Doc 1 Filed 12/11/09 Entered 12/11/09 10:14:59 Desc Main Document Page 14 of 49

B6E (Official Form 6E) (12/07)

٠		
In re	Alfonso Flores	Case No.
-		, Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic	support	ohliga	tions

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 09-46827 Doc 1 Filed 12/11/09 Entered 12/11/09 10:14:59 Desc Main Document Page 15 of 49

B6E (Official Form 6E) (12/07) - Cont.

In re	Alfonso Flores	Case No.
-		Debtor ,

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Domestic Support Obligations

			·				TYPE OF PRIORITY	7
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	B T	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	LIQUI	E	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY AMOUNT ENTITLED TO PRIORITY
Account No.			Child Support	Т	D A T E D			
Leslie Flores c/o Department of Human Services 32 W Randolph, 10th Floor Chicago, IL 60601		-						0.00
A							0.00	0.00
Account No.								
Account No.								
Account No.								
Account No.								
Sheet 1 of 1 continuation sheets attack	hec	l to		ubt				0.00
Schedule of Creditors Holding Unsecured Prior							0.00	0.00
			(Report on Summary of Sc		`ota lule		0.00	0.00

Case 09-46827 Doc 1 Filed 12/11/09 Entered 12/11/09 10:14:59 Desc Main Document Page 16 of 49

B6F (Official Form 6F) (12/07)

In re	Alfonso Flores	Case No.
•		Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F

CREDITOR'S NAME,	C	Н	sband, Wife, Joint, or Community		CO	U N L	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M H	DATE CLAIM WAS INCURRED A CONSIDERATION FOR CLAIM. IF C IS SUBJECT TO SETOFF, SO STA	LAIM	NT - NG E NT	Q U L D	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxxx9343			Opened 12/01/83 Last Active 11/01/01 CreditCard		T	A T E D		
Amex Po Box 297871 Fort Lauderdale, FL 33329		-						0.00
Account No. 12			6/2009					
Belmont Dental Clinic 6027A W Belmont Ave Chicago, IL 60634		-	medical					485.61
Account No. xxxx xx. xx xx xx0007 Blatt, Hassenmiller, Leibsker & Moore LLC 125 South Wacker Dr, Suite 400 Chicago, IL 60606		-	2/2009 Notice Only Attorney for Target National Bank					
Account No. xxxxxxxx3695		_	Opened 6/01/00 Last Active 1/01/04			_		0.00
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		-	CreditCard					0.00
_8 continuation sheets attached	•			S (Total of th		tota pag		485.61

Case 09-46827 Doc 1 Filed 12/11/09 Entered 12/11/09 10:14:59 Desc Main Document Page 17 of 49

 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Alfonso Flores	Case No.	_
_		Debtor	

					_	1.	
CREDITOR'S NAME,	6	Hus	sband, Wife, Joint, or Community	_ c	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C H M H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UZLIQUIDATED	ISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx6853			Opened 6/01/99 Last Active 8/01/00	-	A T E		
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		-	CreditCard		D		0.00
Account No. xxxxxx4285			Opened 9/01/05 Last Active 11/19/05				
Central Mortgage Co Attention: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034		-	RealEstateMortgageWithoutOtherCollateral				0.00
Account No. xxxxx1195			Opened 3/01/04 Last Active 11/19/05				
Central Mortgage Co Attention: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034		-	ConventionalRealEstateMortgage				0.00
Account No. xxx0713			9/2009	+	\vdash		
Certified Services, Inc. PO Box 177 Waukegan, IL 60079		-	medical				79.20
Account No. xxxxxxxx0447			Opened 1/01/04 Last Active 7/10/08 CreditCard				7 3.20
Chase Po Box 15298 Wilmington, DE 19850		-					4,486.00
Sheet no1 of _8 sheets attached to Schedule of			<u> </u>	Sub	l tota	<u> </u> al	· · · · · · · · · · · · · · · · · · ·
Creditors Holding Unsecured Nonpriority Claims			(Total of				4,565.20

Case 09-46827 Doc 1 Filed 12/11/09 Entered 12/11/09 10:14:59 Desc Main Document Page 18 of 49

B6F (Official Form 6F) (12/07) - Cont.

In re	Alfonso Flores	Case No.	_
_		Debtor	

	I.c.	Li.	shand Wife laint or Community			111	Г	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	band, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIL IS SUBJECT TO SETOFF, SO STATE.	М	CONTINGEN	UZLIQUIDAFED		AMOUNT OF CLAIM
Account No. 5548			Opened 3/01/06 Last Active 10/24/08		Ť	T E		
Chicago Car Center Inc 3355 N Cicero Chicago, IL 60641		-	Automobile			D		0.00
Account No. x7950	H		8/2009					
Chicago Orthopaedic & Sports Med PO Box 3179 Carol Stream, IL 60132		-	medical					
								240.72
Account No. xxxxxx5372 Collection Services PO Box 27901 Milwaukee, WI 53227		-	8/2009 Notice Only Collection for ACL, Inc.					0.00
Account No. xxxxxxxxxxxx9983	t		2009					
Comcast 2508 W Route 120 Mchenry, IL 60051		-	Bill					289.76
Account No. xxxxx6900	╁		Opened 12/01/05 Last Active 4/26/07					
Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062		-	ConventionalRealEstateMortgage					0.00
Sheet no. 2 of 8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	•	-	/m ·	S al of th		ota		530.48
Creations froming Onsecuted Nonphority Claims			(100	u oi u	115	pag	(5)	

Case 09-46827 Doc 1 Filed 12/11/09 Entered 12/11/09 10:14:59 Desc Main Document Page 19 of 49

 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Alfonso Flores	Case No.
•		Debtor

Г	I c	ш	sband, Wife, Joint, or Community		1	1	Ь	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STAT	LAIM	CONTINGEN	UNLLQULDA	DISPUTED	AMOUNT OF CLAIM
Account No. xxx7347 Creditor's Financial Group POBox 440290 Aurora, CO 80044		_	5/2009 Notice Only Collection for GE Capital		Ť	D A T E D		
Account No. xxx2851 Echelon Recovery PO Box 1880 Voorhees, NJ 08043		-	8/2009 Notice Only Collection for Washington Mutual					0.00
Account No. xxxx-xxxx-7494 Enhanced Recovery Corporation 8014 Bayberry Rd Jacksonville, FL 32256		_	4/2009 Notice Only Collection for Chanse Bank USA, NA					0.00
Account No. xxxxxxxx9962 First Usa Bank N A 1001 Jefferson Plaza Wilmington, DE 19701		_	Opened 3/01/94 Last Active 3/01/00 CreditCard					0.00
Account No. xxxx7515 Ford Motor Credit Corporation National Bankruptcy Center Po Box 537901 Livonia, MI 48153		_	Opened 6/01/99 Last Active 8/01/03 Automobile					0.00
Sheet no. 3 of 8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	•		(*	S Total of th	his			0.00

Case 09-46827 Doc 1 Filed 12/11/09 Entered 12/11/09 10:14:59 Desc Main Document Page 20 of 49

 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Alfonso Flores	Case No.	_
_		Debtor	

	_	_			_	_	_	
CREDITOR'S NAME, MAILING ADDRESS	COD	Н	sband, Wife, Joint, or Community		CON	U N L	D I S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C N	DATE CLAIM WAS INCURRED CONSIDERATION FOR CLAIM. IF IS SUBJECT TO SETOFF, SO ST	CLAIM	NT NGENT	UNLLQULDAT	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxx.xx6578			9/2009		Ť	T E D	l	
Friedman & Wexler, LLC 500 W. Madison, Suite 2910 Chicago, IL 60661-2587		-	Notice Only Collection for Comcast Communication	s		D		0.00
Account No. xxxxxxxx0013	┝	+	Opened 8/28/07 Last Active 7/06/08			\dashv		0.00
Gemb/care Credit Po Box 981439 El Paso, TX 79998		-	ChargeAccount					0.00
Account No. xxxxxx3666			Opened 11/01/05 Last Active 6/19/08					
Gemb/jcp Attention: Bankruptcy Po Box 103106 Roswell, GA 30076		-	ChargeAccount					357.00
Account No. xxxxxxxx8749	┢	T	Opened 11/22/05 Last Active 6/19/08					
Gemb/jcp Attention: Bankruptcy Po Box 103106 Roswell, GA 30076		-	ChargeAccount					357.00
Account No. xxxxxx2693	H		Opened 3/01/04 Last Active 9/21/05					
Gmac Hm Eq P.o.box 4622 Waterloo, IA 50704		-	CreditLineSecured					0.00
Sheet no. <u>4</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		1	I	Su (Total of thi		otal page	- 1	714.00

Case 09-46827 Doc 1 Filed 12/11/09 Entered 12/11/09 10:14:59 Desc Main Document Page 21 of 49

 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Alfonso Flores	Case No.	_
_		Debtor	

			· · · · · · · · · · · · · · · · · · ·				
CREDITOR'S NAME,	C	Hus	sband, Wife, Joint, or Community	CONT	U N	P	
MAILING ADDRESS	CODEBTOR	н	DATE OF ABAWAS BISHBEED AND	Ň	ËΙ	I SPUTED	
INCLUDING ZIP CODE,	l E	w		Ш		밁	
AND ACCOUNT NUMBER	ĮΤ	J		N	ũ	ťΙ	AMOUNT OF CLAIM
(See instructions above.)	l O R	С	IS SUBJECT TO SETOFF, SO STATE.	NGEN	L	E	
, , ,	<u> </u>			Ň	LIQUIDATED	٦	
Account No. xxxxx1119	l		9/2009	Ί.	Ė		
	l		Notice Only	_	D	_	ļ
Harris & Harris Ltd	l		Collection for Advocate Illinois Masonic				
600 W Jackson Blvd	l	-					
Chicago, IL 60661	l						
Cilicago, iz 00001	l						
							0.00
Account No. xxx0331	┝	Н	Opened 2/01/09	\dashv	+	\dashv	
110000011101701700001	ı		FactoringCompanyAccount Chase Bank Usa N.A				
Hilco Rec	l		g-2				
	l						
5 Revere Dr Ste 510	l						
Northbrook, IL 60062	l						
	l						
	l						8,878.00
Account No. xxxxxxxxxxxx2241	Н	H	Opened 2/01/09	_	\dashv	\dashv	
Account No. AAAAAAAAAAAAAAZZTI	ı		FactoringCompanyAccount Ge Capital Care Credit				
Lama Fan Kan Ha			Tacioning company/tocodini de dapital dale dicale				
Lvnv Funding Llc	l						
Po Box 740281	l	-					
Houston, TX 77274							
	l						
							5,272.00
Account No. xxxxxx9871	Н	H	3/2009		十	┪	
Tiesdalic 1 (d) AUGUSCO 1	ı		Notice Only				
Malaan O Carald O Associates Iss	l		Collection for Advocate Illinois Masonic				
Malcom S. Gerald & Associates, Inc	l		Concension for Advocate initiols Masorite				
332 S Michigan Ave	l	-					
Suite 600	l						
Chicago, IL 60604	l						
							0.00
Account No. xxxxx7748	\vdash	Н	Opened 8/01/06 Last Active 4/30/07	\dashv	\dashv	\dashv	
	l		Unsecured				
Montaray Financial Syc	l						
Monterey Financial Svc	l						
4095 Avenida De La Plata	l			- 1			
Oceanside, CA 92056	l						
	l						
							0.00
Sheet no. 5 of 8 sheets attached to Schedule of			Si	ubto	otal	\dashv	
Creditors Holding Unsecured Nonpriority Claims			(Total of th			- 1	14,150.00
creations froming offsecured frompriority claims			(10tal of th	10 P	age	' [

Case 09-46827 Doc 1 Filed 12/11/09 Entered 12/11/09 10:14:59 Desc Main Document Page 22 of 49

 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Alfonso Flores	Case No.
•		Debtor ,

					_		_	
CREDITOR'S NAME,	0 0	Hus	sband, Wife, Joint, or Community		C O N T I	U N	D	
MAILING ADDRESS	CODEBTOR	н	DATE CLAIM WAS INCURRED AND		N	Ļ	ローのPUFED	
INCLUDING ZIP CODE,	В	W	CONSIDERATION FOR CLAIM. IF CLAI		l i	Q	Ü	
AND ACCOUNT NUMBER	T O	J	IS SUBJECT TO SETOFF, SO STATE.	141	N	ľ	F	AMOUNT OF CLAIM
(See instructions above.)	Ř	С			NGEN	D A	D	
Account No. xxxx8495			7/2009		Ť	UNLIQUIDATED		
			Notice Only			D		
MRS			Collection for Hilco Receivables					
3 Executive Campus		-						
Suite 400	l							
Cherry Hill, NJ 08002								
,,								0.00
Account No. xxxx3114	┝		9/2009					
Account No. AAAAOTTT			Notice Only					
NATO	l		Collection for Chase Bank USA, NA					
NAFS	l		Concentration on a contract Dalik Con, NA			1		
165 Lawrence Bell DR ste 100		-						
Buffalo, NY 14221-7896	l							
								0.00
Account No. xxxxxxxxxx0001			7/2009					
	١		Notice Only					
National Enterprise Systems			Collection for Verizon Wireless					
29125 Solon Rd.		_						
Solon, OH 44139-3442								
301011, 011 44 139-3442	l							
								0.00
	L							0.00
Account No. xx5UX3	l		2008 Nation Only					
			Notice Only					
NCO Financial			Collection for GE Money Bank					
507 Prudential Rd.		-						
Horsham, PA 19044	l							
	l							
								0.00
Account No. xxxxx4176	\vdash		9/2009				H	
	l		Notice Only					
Northland Group	l		Collection for Ge Capital					
PO Box 390905	l	-	•			1		
	l					1		
Edina, MN 55439								
								0.00
								0.00
Sheet no. 6 of 8 sheets attached to Schedule of				S	ubt	ota	1	0.00
Creditors Holding Unsecured Nonpriority Claims			(To	al of th	nis 1	pag	e)	0.00
					,		· ′	

Case 09-46827 Doc 1 Filed 12/11/09 Entered 12/11/09 10:14:59 Desc Main Document Page 23 of 49

B6F (Official Form 6F) (12/07) - Cont.

In re	Alfonso Flores	Case No.	_
•		Debtor	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. xxxx5543 Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602	CODEBTOR	Hw J C	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE Opened 9/11/09 Last Active 10/01/09 Agriculture	ID AIM	CONTINGENT	DZ L L Q D L D A F E D		AMOUNT OF CLAIM
Account No. xxx2794 State Collection Servi 2509 S Stoughton Rd Madison, WI 53716		-	Opened 6/01/07 CollectionAttorney Acl Laboratories					210.00
Account No. xxxxxxxx2831 Tnb-visa Po Box 9475 Minneapolis, MN 55440		-	Opened 12/01/05 Last Active 6/29/08 CreditCard					7,720.00
Account No. xxxxxxxxxx0001 Verizon Po Box 3397 Bloomington, IL 61702		-	Opened 9/01/06 Last Active 7/04/09 Phone Bill					611.49
Account No. xxxxxx9722 Washington Mutual / Providian Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603		-	Opened 10/27/03 Last Active 2/17/09 CreditCard					0.00
Sheet no7 _ of _8 _ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Sotal of th		otal pag	- 1	8,674.49

Case 09-46827 Doc 1 Filed 12/11/09 Entered 12/11/09 10:14:59 Desc Main Document Page 24 of 49

B6F (Official Form 6F) (12/07) - Cont.

In re	Alfonso Flores	Case No.
		Debtor

		_			_	_	_	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	<u> </u> 6	UN		P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	! !	SPUTED	AMOUNT OF CLAIM
Account No. xxx275B			6/2009	٦	T E			
Wellington Radiology Group 39006 Treasury Group Chicago, IL 60694		-	Medical		D			12.90
Account No.	┢			+	H	+	\dashv	
Tecount 1 to								
Account No.				+		t	1	
Account No.						Ī		
Account No.								
Sheet no. <u>8</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			- 1	12.90
			(Report on Summary of S		Гot dul		- 1	29,132.68

Case 09-46827 Doc 1 Filed 12/11/09 Entered 12/11/09 10:14:59 Desc Main Document Page 25 of 49

B6G (Official Form 6G) (12/07)

In re	Alfonso Flores	Case No
•		Debtor ,

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-46827 Doc 1 Filed 12/11/09 Entered 12/11/09 10:14:59 Desc Main Document Page 26 of 49

B6H (Official Form 6H) (12/07)

In re	Alfonso Flores	Case No
-		Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Case 09-46827 Doc 1 Filed 12/11/09 Entered 12/11/09 10:14:59 Desc Main Document Page 27 of 49

B6I (Official Form 6I) (12/07)

In re	Alfonso Flores		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTO	R AND SI	POUSE		
Divorced	RELATIONSHIP(S): Daughter Son Daughter	AGE(S): 17 19 2			
Employment:	DEBTOR		SPOUSE		
Occupation	City Carrier				
Name of Employer	USPS				
How long employed	9 years				
Address of Employer	3319 N Cicero Chicago, IL 60641				
INCOME: (Estimate of average or	projected monthly income at time case filed)		DEBTOR		SPOUSE
	d commissions (Prorate if not paid monthly)	\$	6,196.00	\$	N/A
2. Estimate monthly overtime		\$ <u>_</u>	0.00	\$ <u> </u>	N/A
3. SUBTOTAL		\$_	6,196.00	\$	N/A
4. LESS PAYROLL DEDUCTION					
a. Payroll taxes and social sec	curity	\$_	1,628.00	\$	N/A
b. Insurance		\$ _	239.00	\$ <u> </u>	N/A
c. Union dues		\$ _	48.00	\$	N/A
d. Other (Specify):		\$ -	0.00	\$ —	N/A N/A
5. SUBTOTAL OF PAYROLL DE	EDUCTIONS	\$	1,915.00	\$	N/A
6. TOTAL NET MONTHLY TAK	E HOME PAY	\$_	4,281.00	\$	N/A
7. Regular income from operation of	of business or profession or farm (Attach detailed statement)	\$	0.00	\$	N/A
8. Income from real property		\$	0.00	\$	N/A
9. Interest and dividends		\$ _	0.00	\$	N/A
dependents listed above	ort payments payable to the debtor for the debtor's use or that of	\$_	0.00	\$	N/A
11. Social security or government a (Specify):	sssistance	\$	0.00	\$	N/A
		\$	0.00	\$	N/A
12. Pension or retirement income		\$	0.00	\$	N/A
13. Other monthly income		¢	0.00	¢	NI/A
(Specify):		\$ -	0.00	\$ 	N/A N/A
14. SUBTOTAL OF LINES 7 THE	POLICH 13	•	0.00	\$	N/A
		ф <u> </u>		φ	
15. AVERAGE MONTHLY INCO	ME (Add amounts shown on lines 6 and 14)	\$_	4,281.00	\$	N/A
16. COMBINED AVERAGE MON	NTHLY INCOME: (Combine column totals from line 15)		\$	4,281.	00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 09-46827 Doc 1 Filed 12/11/09 Entered 12/11/09 10:14:59 Desc Main Document Page 28 of 49

B6J (Official Form 6J) (12/07)

In re	Alfonso Flores		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	2C.	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complexpenditures labeled "Spouse."	ete a separa	te schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,000.00
a. Are real estate taxes included? Yes No X	-	
a. Are real estate taxes included? b. Is property insurance included? Yes No X No X		
2. Utilities: a. Electricity and heating fuel	\$	250.00
b. Water and sewer	\$	0.00
c. Telephone	\$	50.00
d. Other See Detailed Expense Attachment	\$	150.00
3. Home maintenance (repairs and upkeep)	\$	50.00
4. Food	\$	400.00
5. Clothing	\$	125.00
6. Laundry and dry cleaning	\$	65.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	150.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	130.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)	Ф	000.00
a. Auto	\$	639.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	866.02
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Personal Grooming/Haircuts	\$	50.00
Other Auto Repairs/Maintenance	\$	50.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	4,275.02
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
Client anticipates his rent to be \$1000.00 per month after leaving his foreclosed property		
20. STATEMENT OF MONTHLY NET INCOME	•	
a. Average monthly income from Line 15 of Schedule I	\$	4,281.00
b. Average monthly expenses from Line 18 above	\$ 	4,275.02
c. Monthly net income (a. minus b.)	\$	5.98
or many new means (at minute or)	Ψ	3.00

Case 09-40827 D0C1	Document Page 29 of 49	J9 10.14.59 Desc	Malli
B6J (Official Form 6J) (12/07)	Decament 1 age 20 of 10		
In re Alfonso Flores		Case No.	
	Debtor(s)		
SCHEDULE J - CURI	RENT EXPENDITURES OF INDI Detailed Expense Attachment	VIDUAL DEBTOR	(<u>S)</u>
Other Utility Expenditures:			
Cable/Internet			50.00
Cell		<u> </u>	100.00

\$

150.00

Total Other Utility Expenditures

Case 09-46827 Doc 1 Filed 12/11/09 Entered 12/11/09 10:14:59 Desc Main Document Page 30 of 49

 $B6\ Declaration\ (Official\ Form\ 6\ -\ Declaration).\ (12/07)$

United States Bankruptcy Court Northern District of Illinois

In re	Alfonso Flores			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION	ON CONCERN	ING DEBTO	R'S SCHEDUL	ES
	DECLARATION UN	IDER PENALTY (OF PERJURY BY	INDIVIDUAL DE	BTOR
	I declare under penalty of pe	rjury that I have re	ad the foregoing s	ummary and schedu	lles, consisting of
	sheets, and that they are true	and correct to the b	est of my knowled	lge, information, an	d belief.
Date	December 10, 2009	Signature	/s/ Alfonso Flores	S	
			Alfonso Flores		
			Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 09-46827 Doc 1 Filed 12/11/09 Entered 12/11/09 10:14:59 Desc Main Document Page 31 of 49

B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Alfonso Flores		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT \$88,306.00	SOURCE Employment Income - 2007 per tax return
\$68,288.00	Employment Income - 2008 per tax return
\$68,154.68	Employment Income - 2009 year-to-date per pay advices

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$12,000.00 Non-Employment Income - 2008 Pension/IRA distributions per tax return

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL AMOUNT PAID OF CREDITOR **PAYMENTS** OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT DATES OF PAID OR PAYMENTS/ AMOUNT STILL VALUE OF NAME AND ADDRESS OF CREDITOR **TRANSFERS OWING TRANSFERS**

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL **OWING**

2

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION Circuit Court of Cook County, Washington Mutual Bank v. Civil

Alfonso Flores

Illinois - Chancery Division

Judgment for Plaintiff

Case No. 08 CH 035231

Target National Bank v.

Circuit Court of Cook County, Illinois

Judgment for Plaintiff

Alfonso Flores

Case No. 09 M1 130007

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

filed.)

Civil

3

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER Washington Mutual Attn: General Inquiries 1201 3rd Ave Seattle, WA 98101 DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN 2008

DESCRIPTION AND VALUE OF PROPERTY

Foreclosed property at 3113 N Neva Ave, Chicago, IL 60634

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

Case 09-46827 Doc 1 Filed 12/11/09 Entered 12/11/09 10:14:59 Desc Main Document Page 34 of 49

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Legal Helpers Sears Tower 233 S Wacker, Suite 5150 Chicago, IL 60606 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2009 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1,942.00 paid pre-petition
toward total attorney fee of
\$1,425.00, filing fee of \$299.00
and document acquisition and
credit counseling/debtor
education facilitation fee of
\$75.00 and reimbursable
expense of \$143.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

TRANSFER(S) IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

5

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT

NOTICE

LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

6

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

Doc 1 Filed 12/11/09 Entered 12/11/09 10:14:59 Desc Main Case 09-46827 Document Page 37 of 49

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

7

(Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME **ADDRESS** DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS DATE OF TERMINATION TITLE

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS AMOUNT OF MONEY DATE AND PURPOSE OF RECIPIENT, OR DESCRIPTION AND OF WITHDRAWAL RELATIONSHIP TO DEBTOR VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

Case 09-46827 Doc 1 Filed 12/11/09 Entered 12/11/09 10:14:59 Desc Main Document Page 38 of 49

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	December 10, 2009	Signature	/s/ Alfonso Flores
			Alfonso Flores
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 09-46827 Doc 1 Filed 12/11/09 Entered 12/11/09 10:14:59 Desc Main Document Page 39 of 49

B8 (Form 8) (12/08)

☐ Surrendered

☐ Redeem the property

If retaining the property, I intend to (check at least one):

United States Bankruptcy CourtNorthern District of Illinois

	Northern District of Illinois		
In re Alfonso Flores		Case No.	
	Debtor(s)	Chapter	7
PART A - Debts secured by property of property of the estate. Attach a			
Property No. 1			
Creditor's Name: Banco Popular	Describe Propert 2004 Dodge Durar Value based on Ke	ngo with 40,000 n	
Property will be (check one):			

Retained

■ Reaffirm the debt □ Other. Explain(1	for example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):	
☐ Claimed as Exempt	■ Not claimed as exempt
Property No. 2	
Creditor's Name: Washington Mutual Mortgage	Describe Property Securing Debt: Real estate located at 3113 N Neva Ave, Chicago, IL 60634 Debtor Intends to Surrender Value based on Zillow
Property will be (check one):	-
■ Surrendered	□ Retained
If retaining the property, I intend to (check at least ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain(f	for example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): ☐ Claimed as Exempt	■ Not claimed as exempt

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1	
Lessor's Name: -NONE-	 Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO

Case 09-46827 Doc 1 Filed 12/11/09 Entered 12/11/09 10:14:59 Desc Main Document Page 40 of 49

Page 2

Debtor

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date December 10, 2009 Signature /s/ Alfonso Flores
Alfonso Flores

Case 09-46827 Doc 1 Filed 12/11/09 Entered 12/11/09 10:14:59 Desc Main Document Page 41 of 49

United States Bankruptcy Court Northern District of Illinois

In re	e Alfonso Flores		Case No	·	
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COM	IPENSATION OF ATTO	RNEY FOR I	DEBTOR(S)	
	Pursuant to 11 U.S.C. § 329(a) and Bankrupto compensation paid to me within one year before the rendered on behalf of the debtor(s) in contemplation.	he filing of the petition in bankruptc	y, or agreed to be p	aid to me, for services	
	For legal services, I have agreed to accept		\$	1,425.00	
	Prior to the filing of this statement I have rec	eived	\$	1,425.00	
	Balance Due		\$	0.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed	compensation with any other person	unless they are me	embers and associates of	f my law firm.
	☐ I have agreed to share the above-disclosed corcopy of the agreement, together with a list of				aw firm. A
5.	In return for the above-disclosed fee, I have agree	d to render legal service for all aspec	ts of the bankruptc	y case, including:	
	 a. Analysis of the debtor's financial situation, and b. Preparation and filing of any petition, schedule c. Representation of the debtor at the meeting of d. [Other provisions as needed] Negotiations with secured creditors to 	es, statement of affairs and plan which creditors and confirmation hearing, a	h may be required; nd any adjourned h	earings thereof;	ruptcy;
5.	By agreement with the debtor(s), the above-disclo Representation of the debtors in any financial management course fees, p pursuant to 11 USC 522(f)(2)(A) for a any other adversary proceeding, or pr	dischargeability actions, any docu ost-discharge credit repair, judicia voidance of liens on household go	ment retrieval ser I lien avoidances, bods, relief from s	preparation and filing tay actions, motions to	of motions
		CERTIFICATION			
	I certify that the foregoing is a complete statement bankruptcy proceeding.	t of any agreement or arrangement fo	r payment to me fo	r representation of the d	lebtor(s) in
Date	ed: December 10, 2009	/s/ David Samson			
	·	David Samson #6	296501		
		Legal Helpers, PC Sears Tower	;		
		233 S. Wacker Su	ite 5150		
		Chicago, IL 60606	6		
		(312) 467-0004 F	-ax: (312) 467-18	32	

B 201A (Form 201A) (12/09)

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Case 09-46827 Doc 1 Filed 12/11/09 Entered 12/11/09 10:14:59 Desc Main Document Page 43 of 49

Form B 201A, Notice to Consumer Debtor(s)

Page 2

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

Case 09-46827 Doc 1 Filed 12/11/09 Entered 12/11/09 10:14:59 Desc Main Document Page 44 of 49

B 201B (Form 201B) (12/09)

United States Bankruptcy Court Northern District of Illinois

Printed name and title, if any, of Bankruptcy Petition Preparer Address: Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) X Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. Certification of Debtor I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy	thern District of Illinoi	S	
CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE Certification of [Non-Attorney] Bankruptcy Petition Preparer I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this attached notice, as required by § 342(b) of the Bankruptcy Code. Printed name and title, if any, of Bankruptcy Petition Preparer Address: Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) X Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. Certification of Debtor I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code. Alfonso Flores December 10, 2009 Printed Name(s) of Debtor(s) Date		Case No.	
UNDER § 342(b) OF THE BANKRUPTCY CODE Certification of [Non-Attorney] Bankruptcy Petition Preparer I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this attached notice, as required by § 342(b) of the Bankruptcy Code. Printed name and title, if any, of Bankruptcy Petition Preparer Address: Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) X Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. Certification of Debtor I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code. Alfonso Flores Printed Name(s) of Debtor(s) Signature of Debtor Date	Debtor(s)	Chapter 7	
I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this attached notice, as required by § 342(b) of the Bankruptcy Code. Printed name and title, if any, of Bankruptcy Petition Preparer Address: Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) X Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. Certification of Debtor I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code. Alfonso Flores Printed Name(s) of Debtor(s) Signature of Debtor Date			
Printed Name(s) of Debtor petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) X Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. Certification of Debtor I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code. Alfonso Flores Printed Name(s) of Debtor(s) Signature of Debtor Date	rer signing the debtor's peti		delivered to the debtor
Certification of Debtor I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptce Code. Alfonso Flores Printed Name(s) of Debtor(s) Certification of Debtor X /s/ Alfonso Flores December 10, 2009 Signature of Debtor Date		petition preparer is the Social Security principal, responsib the bankruptcy petit	not an individual, state number of the officer, le person, or partner of ion preparer.) (Required
Printed Name(s) of Debtor(s) Signature of Debtor Date		ed notice, as required by §	342(b) of the Bankruptcy
Printed Name(s) of Debtor(s) Signature of Debtor Date	X /s/ Alfonso	Flores	December 10, 2009
Case No. (if known) X Signature of Joint Debtor (if any) Date			Date
Signature of Joint Debtor (if any) Date			
	X		
		NOTICE TO CONSTONE OF THE BANKRUL Attorney] Bankruptcy of resigning the debtor's petitruptcy Code. Pertification of Debtor ceived and read the attached to the standard of t	NOTICE TO CONSUMER DEBTOR(S) OF THE BANKRUPTCY CODE Attorney] Bankruptcy Petition Preparer rer signing the debtor's petition, hereby certify that I rruptcy Code. Social Security numpetition preparer is a the Social Security principal, responsib the bankruptcy petit by 11 U.S.C. § 110. ertification of Debtor ceived and read the attached notice, as required by § X /s/ Alfonso Flores

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Alfonso Flores		Case No.	
		Debtor(s)	Chapter 7	
	VEH	RIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	40
	The above-named Debtor(s) I (our) knowledge.	hereby verifies that the list of credi	tors is true and correct to	the best of my
Date:	December 10, 2009	/s/ Alfonso Flores Alfonso Flores Signature of Debtor		

Amex Po Box 297871 Fort Lauderdale, FL 33329

Banco Popular 7 West 51st Street New York, NY 10019

Belmont Dental Clinic 6027A W Belmont Ave Chicago, IL 60634

Blatt, Hassenmiller, Leibsker & Moore LLC 125 South Wacker Dr, Suite 400 Chicago, IL 60606

Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

Central Mortgage Co Attention: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034

Certified Services, Inc. PO Box 177 Waukegan, IL 60079

Chase Po Box 15298 Wilmington, DE 19850

Chicago Car Center Inc 3355 N Cicero Chicago, IL 60641

Chicago Orthopaedic & Sports Med PO Box 3179 Carol Stream, IL 60132

Collection Services PO Box 27901 Milwaukee, WI 53227

Comcast 2508 W Route 120 Mchenry, IL 60051

Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062

Creditor's Financial Group POBox 440290 Aurora, CO 80044

Echelon Recovery PO Box 1880 Voorhees, NJ 08043

Enhanced Recovery Corporation 8014 Bayberry Rd Jacksonville, FL 32256

First Usa Bank N A 1001 Jefferson Plaza Wilmington, DE 19701

Ford Motor Credit Corporation National Bankruptcy Center Po Box 537901 Livonia, MI 48153

Friedman & Wexler, LLC 500 W. Madison, Suite 2910 Chicago, IL 60661-2587

Gemb/care Credit Po Box 981439 El Paso, TX 79998 Gemb/jcp Attention: Bankruptcy Po Box 103106 Roswell, GA 30076

Gmac Hm Eq P.o.box 4622 Waterloo, IA 50704

Harris & Harris Ltd 600 W Jackson Blvd Chicago, IL 60661

Hilco Rec 5 Revere Dr Ste 510 Northbrook, IL 60062

Leslie Flores c/o Department of Human Services 32 W Randolph, 10th Floor Chicago, IL 60601

Lvnv Funding Llc Po Box 740281 Houston, TX 77274

Malcom S. Gerald & Associates, Inc 332 S Michigan Ave Suite 600 Chicago, IL 60604

Monterey Financial Svc 4095 Avenida De La Plata Oceanside, CA 92056

MRS
3 Executive Campus
Suite 400
Cherry Hill, NJ 08002

NAFS 165 Lawrence Bell DR ste 100 Buffalo, NY 14221-7896 National Enterprise Systems 29125 Solon Rd. Solon, OH 44139-3442

NCO Financial 507 Prudential Rd. Horsham, PA 19044

Northland Group PO Box 390905 Edina, MN 55439

Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602

State Collection Servi 2509 S Stoughton Rd Madison, WI 53716

Tnb-visa Po Box 9475 Minneapolis, MN 55440

Verizon Po Box 3397 Bloomington, IL 61702

Washington Mutual / Providian Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603

Washington Mutual Mortgage 7255 Bay Meadows Way Jacksonville, FL 32256

Wellington Radiology Group 39006 Treasury Group Chicago, IL 60694